

**Amendments to the Claims**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1-59. (Previously Cancelled)

60. (Currently Amended) A method, comprising:
- executing computer-implemented instructions performed by one or more processors for:
    - receiving, by a bill presentment and payment central clearinghouse, a request that is not associated with electronic bill presentment, the request comprising information identifying a payee of [[the]] a payor, and the request comprising one of (i) a payment request or (ii) a request to add the payee to a pick list associated with the payor, wherein the payor has not previously activated electronic bill presentment from the payee through the clearinghouse;
    - accessing, from at least one database by the clearinghouse ~~and based on utilizing~~ at least a portion of the received information identifying the payee, stored billing information; information from at least one database;
    - identifying, by the clearinghouse from the accessed billing information, a bill presentment information associated with the payee;
    - generating, by the clearinghouse, a notification of the identified bill presentment information associated with the payee; and
    - transmitting, by the clearinghouse to the payor, the generated notification.

61. (Currently Amended) The method of claim 60, wherein identifying a bill presentment information associated with the payee comprises:
- matching the at least a portion of the received information identifying the payee to at least a portion of the billing information; and
  - determining, subsequent to the matching, ~~whether~~ that the bill presentment information is available in the billing information.